

# United States Bankruptcy Court

Eastern DISTRICT OF Massachusetts

In re Dora L. Aja, Case No. 09-21872  
 Debtor (If known)

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report totals from Schedules A,B,D,E,F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	yes	1	\$ 1,565,000.00		
B - Personal Property	yes	1	\$ 34,700.00		
C - Property Claimed as Exempt	yes	1			
D - Creditors Holding Secured Claims	yes	2		\$ 1,726,000.00	
E - Creditors Holding Unsecured Priority Claims	yes	1		\$ 50,000.00	
F - Creditors Holding Unsecured Non-Priority Claims	yes	2		\$ 67,020.00	
G - Executory Contracts and Unexpired Leases	yes	2			
H - Codebtors	yes	1			
I - Current Income of Individual Debtors	yes	1			\$ 4,767.00
J - Current Expenditures of Individual Debtor(s)	yes	2			\$ 3,837.00
Total Number of Sheets of ALL Schedules ->		14			
Total Assets ->			\$ 1,599,700.00		
Total Liabilities ->				\$ 1,843,020.00	

In re Dora Aja Case No. 021872  
Debtor (If known)**SCHEDULE A – REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds the rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G—Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C—Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
22.5 Sigourney Street Jamaica Plain, 02130	Primary Residence		\$500,000.00	\$503,000.00
103 Townsend St Dorchester, ma 02121	Rental		\$290,000.00	\$638,000.00
92 Hamilton Street Worcester, Ma 01604	Rental income property		\$225,000.00	\$330,000.00
9-11 William St worchester, Ma 01609	Rental income property		\$150,000.00	\$570,000.00
Total ➤			\$ 1,565,000.00	

(Report also on Summary of Schedules)

In re Dora L. Aja Case No. 09-21872  
Debtor (if known)**SCHEDULE B – PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, and the number of the category. If the debtor is married, state whether husband, wife or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C—Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G—Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		self		\$2,200.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video, and computer equipment.		personal belongings		\$7,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Paintings		\$3,000.00
6. Wearing apparel.	x			
7. Furs and jewelry.	x			
8. Firearms and sports, photographic and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			

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In re Dora L Aja, Case No. 09-21872  
Debtor (If Known)**SCHEDULE B – PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh or other pension or profit sharing plans. Itemize.	x			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.				
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
15. Accounts Receivable.				
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	x			
22. Licenses, franchises, and other general intangibles. Give particulars.	x			

In re Dora Aja, Case No. 09-21872  
Debtor (If Known)

**SCHEDULE B – PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Cadillac CTS		\$7,500.00
24. Boats, motors, and accessories.	x			
25. Aircraft and accessories.	x			
26. Office equipment, furnishings, and supplies.	x			
27. Machinery, fixtures, equipment, and supplies used in business.	x			
28. Inventory.		Laundromat Equipment		\$15,000.00
29. Animals.	x			
30. Crops—growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	x			
32. Farm supplies, chemicals, and feed.	x			
33. Other personal property of any kind not already listed. Itemize.	x			
<input type="checkbox"/> continuation sheets attached			Total is	\$ 34,700.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re: Dora Aja Case No. 09-21872  
Debtor (If Known)

### SCHEDULE C – PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). *Note: These exemptions are available only in certain states.*
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
22.5 Sigourney St. Jamaica Plain, Ma 02130	Homestead	\$500,000.00	\$500,000.00

In re Dora L. Aja Case No. 09-21872  
Debtor (If Known)**SCHEDULE D – CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H—Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0014941389  AHMSI 0014941389 P.O. Box 619063 Dallas, TX 75621		2005 Mortgage   VALUE \$ 500,000.00				\$373,000.00	
ACCOUNT NO.  Citizens Bank 480 Jefferson blvd Warwick RI		2006 Ssecond Mortgage   VALUE \$ 500,000.00				\$128,000.00	
ACCOUNT NO.  Emmigrant Funding 42e 6th street NY, NY 10017		2006 mortgage   VALUE \$ 550,000.00				\$580,000.00	
ACCOUNT NO.  Brookline Bank 0240037980 P.O. Box 740724 Cincinnati, OH 452		2006 Automobile   VALUE \$ 7,500.00				\$7,000.00	

☐ continuation sheets attached

Subtotal (Total of this page) \$ 1,088,000.00  
Total (Use only on last page) \$ 1,088,000.00

(Report this total on Summary of Schedules.)

In re Dora L. Aja, Case No. 09-21672  
Debtor (If Known)

**SCHEDULE D – CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	SECURED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 003720612		2006 mortgage				\$638,000.00	
EMC Mortgage 800 state highway 121 bypass Lewisville, TX 75067		VALUE \$ 290,000.00					
ACCOUNT NO.							
I		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					

Sheet no. \_\_\_\_\_ of \_\_\_\_\_ continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Subtotal: \$ 1,726,000.00  
(Total of this page)  
Total: \$  
(Use only on last page)  
(Report total also on Summary of Schedules.)



In re: Dora L. Aja  
Debtor(s)Case No. 09-21872  
(if known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor." Include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. §507 (a)(2).

☐ **Wages, salaries, and commissions** Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, and commissions owing to qualifying independent sales representatives up to \$4,300\* per person, earned within 90 days immediately preceding the filing of the original petition or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507 (a)(3).

☐ **Contributions to employee benefit plans** Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507 (a)(4).

☐ **Certain farmers and fishermen** Claims of certain farmers and fishermen, up to \$4,300\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507 (a)(5).

☐ **Deposits by individuals** Claims of individuals up to \$1,950\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use that were not delivered or provided. 11 U.S.C. §507 (a)(6).

☐ **Alimony, Maintenance, or Support** Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. §507 (a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units** Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507 (a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §507 (a)(9).

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO-DEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
A/C#								
DOR P.O. Box 7003 Boston, Ma 02204							\$5,000.00	\$5,000.00
A/C#								
Internal Revenue Service 310 Lowell St Andover, MA 01810							\$45,000.00	\$45,000.00
A/C#								

☐ Continuation sheets attached.

Subtotal ->  
(Total of this page)

\$ 50,000.00

Total ->  
(use only on last page of the completed Schedule E)

\$

(Report total also on Summary of Schedules)

In re Dora L. Aja  
Debtor

Case No. 09-21872  
(If Known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H—Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Home Depot P.O. Box 20483 Kansas City, MO 64195			2006 Credit Card debt				\$2,200.00
ACCOUNT NO.  Elias Hanna 58 Brigham Hill Rd Grafton, MA 01519			2006 judgement				\$30,000.00
ACCOUNT NO.  Citizens Bank 1311860573 P.O. Box 9027 Williamsville NY14231			2008 overdraft fee				\$1,600.00
ACCOUNT NO.  National Grid 5255446000 P.O. Box 4300 Woburn, Ma 01888			2008 Electric				\$3,000.00
<div style="display: flex; justify-content: space-between; align-items: center;"> <div> <input type="checkbox"/> Continuation sheets attached </div> <div> Subtotal <math>\Rightarrow</math> \$ 36,800.00  Total of this page <math>\Rightarrow</math> \$ 36,800.00  Total <math>\Rightarrow</math> \$ 36,800.00 </div> </div>							

(Use only on last page of the completed Schedule F)  
(Report total also on Summary of Schedules)

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In re Dora L. Aja

Debtor

Case No. 09-21872

(If Known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBATOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2008 Gas				
National Grid 8923875001 P.O. Box 01807 Woburn ma 01807							\$14,000.00
ACCOUNT NO.			2008 Gas				
Nstar 5173222813 P.O. Box 4508 Woburn Ma 01888							\$945.00
ACCOUNT NO.			2008 Electricity				
Nstar 8027384060029 P.O. Box 4508 Woburn Ma 01888							\$3,300.00
ACCOUNT NO.			2008 post-case liability				
Office of the Trustee Post Office Square							\$975.00
ACCOUNT NO.			2008 Water and Sewer				
Worcester Dept of Public works Main Street Worcester, Ma 01609							\$11,000.00
ACCOUNT NO.							
Subtotal (Total of this page)							\$ 67,020.00
Total (Use only on last page of the completed Schedule F)							\$

Sheet no. \_\_\_\_\_ of \_\_\_\_\_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F)  
(Report total also on Summary of Schedules)

AZAAZBAH.

In re Dora L. Aja  
DebtorCase No. 09-21872  
(If Known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Tammy Sheff 9 William St #6 Worcester, Ma 01609 Wendy Silverstein 11 William #6	Worcester Housing authority 11 Belmont t St worcester, Ma 01609
Alexis Rivera 9 William St #5 Worcester, ma 016009	Worcester Housing authority 11 Belmont t St worcester, Ma 01609
John Mahon 11 William #5	
Mildred Vega 11 William St #2 Worcester, Ma 01609	Worcester Housing authority 11 Belmont t St worcester, Ma 01609
Mirriam Valentin 11 William #4	Rcap Solutions 35 School Street Garner Ma
Francisco Deleon 11 William St #1 Worcester, Ma 01609	Rcap Solutions 35 School Street Garner Ma

**Cont Schedule G Executory Contracts and Unexpired Leases**

Karen Laliberte  
92 Hamilton St #6  
Worcester, Ma 01604

Pact Program  
62 Jacques ave  
Worcester, ma

Melanie Griffin  
92 Hamilton St #4  
Worcester, Ma 01604

Pact Program  
62 Jaques ave  
Worcester, Ma

Adam Rabinskin  
92 Hamilton Street #3  
Worcester, ma 01604

Pact Program  
62 Jaques ave  
Worcester, ma

11 William St #3  
Worcester, Ma 01609

Pact Program  
62 Jacques Ave  
Worcester, Ma

Case No. 09-21872  
(If Known)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
None			

  

Employment:	DEBTOR	SPOUSE
Occupation	Real Estate salesperson	
Name of Employer	Greenville Realty	
How long employed	6 mos	
Address of Employer	183 green st Jamaica plain	

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ 2,500.00	\$
Estimated monthly overtime	\$	\$
<b>SUBTOTAL</b>	<b>\$ 2,500.00</b>	<b>\$ 0.00</b>
<b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ 723.00	\$
b. Insurance	\$	\$
c. Union dues	\$	\$
d. Other (Specify)	\$	\$
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ 723.00</b>	<b>\$ 0.00</b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 1,777.00</b>	<b>\$ 0.00</b>
Regular income from operation of business or profession or farm (attach detailed statement)	\$	\$
Income from real property	\$	\$
Interest and dividends	\$	\$
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$	\$
Social security or other government assistance (Specify)	\$	\$
Pension or retirement income	\$	\$
Other monthly income (Specify) owners primary residence	\$ 1,300.00	\$
income from rental income proeptries	\$ 2,506.00	\$
<b>TOTAL MONTHLY INCOME</b>	<b>\$ 6,073.00</b>	<b>\$ 0.00</b>
<b>TOTAL COMBINED MONTHLY INCOME</b>	<b>\$ 6,073.00</b>	<b>(Report also on Summary of Schedules)</b>

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document.

Income and expenses on rental units

income

9 William St

1	650
2 Vacant	
3	735
4	650
5	700
6	773

11 William St

1	660
2	700
3	650
4	715
5	700
6	700

92 Hamilton St

1	800
2	850
3	650
4	600
5	600
6	735

11868

Repayment balance

Repayment balance



**expenses**

2528	Mortgage payment
1422	Mortgage payment
813	Taxes
922	Insurance
435	Rubbish collection
200	cleaning
300 five months only	snow removal
50 six months only	pest elimination
600	Water
290	electricity
7560 includes hot water exp	Total Expenses
1252	10% vacancy rate
8812	Total Expenses until May 2010
2506	Balance Payment

11318

**SCHEDULE J- CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	1,561.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities Electricity and heating fuel	\$	100.00
Water and sewer	\$	
Telephone	\$	60.00
Other condo fee	\$	461.00
Home maintenance (repairs and upkeep)	\$	
Food	\$	450.00
Clothing	\$	
Laundry and dry cleaning	\$	
Medical and dental expenses	\$	
Transportation (not including car payment)	\$	125.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
Charitable contributions	\$	30.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	
Life	\$	
Health	\$	
Auto	\$	250.00
Other	\$	300.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
Installment payments: (in Chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	
Other	\$	
Other	\$	
Alimony, maintenance, and support paid to others	\$	
Payments for support of additional dependents not living at your home	\$	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
Other University of Massachusetts	\$	300.00
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>		
\$ 3,637.00		3,637.00

**[FOR CHAPTER 12 AND 13 DEBTORS ONLY]**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	6,073.00
B. Total projected monthly expenses	\$	3,637.00
C. Excess income (A minus B)	\$	2,436.00
D. Total amount to be paid into plan each <u>trimester</u>	\$	2,436.00
(interval)		

dora Aja  
09-21872  
expenses

2528	Mortgage payment
1422	Mortgage payment
813	Taxes
922	Insurance
435	Rubbish collection
200	cleaning
300 five months only	snow removal
50 six months only	pest elimination
600	Water
290	electricity
7560 includes hot water exp	Total Expenses
1252	10% vacancy rate
8812	Total Expenses until May 2010
2506	Balance Payment

11318

Income and expenses on rental units  
Dora Aja 09-21872

income

9 William St

1	650
2 Vacant	
3	735
4	650
5	700
6	773

11 William St

1	660
2	700
3	650
4	715
5	700
6	700

92 Hamilton St

1	800
2	850
3	650
4	600
5	600
6	735

11868

Repayment balance  
Repayment balance